



Serving the families of the seven Uniformed Services through education, information & advocacy

February 6, 2007

Representative Ted Graziani Legislative Office Building, Room 4041 Hartford, CT 06106-1591

Dear Representative Graziani,

The National Military Family Association (NMFA) is a national nonprofit membership organization whose sole focus is the military family. NMFA's mission is to serve the families of the seven uniformed services through education, information and advocacy.

On behalf of these families, NMFA would like to thank you for introducing H.B. No. 6680: An Act Providing Unemployment Benefits for Certain Military Spouses. This bill would enable military spouses, who must quit their jobs to follow or join their spouse in another locality due to Permanent Change of Duty (PCS) orders, to receive unemployment compensation from the State of Connecticut.

It is heartening to see much needed attention paid to unemployment compensation. As you must be aware, 63 percent of military spouses are in the labor force, including 87 percent of junior enlisted spouses (E-1 to E-5). For many, working to pay bills and cover basic expenses is the primary reason for working. Studies show that the gap between the financial well-being of military families and their civilian peers is largely due to the frequent moves required of the military family and the resulting disruptions to the career progression of the military spouse. Some will say that military spouses knew what they were in for when marrying a service member, but how does one ever know what a lifestyle is like without experiencing it? Military spouses do not feel they have a "choice" to remain behind at their job when their service member receives PCS orders; you keep your family together, you quit your job, you move. The loss of the spouse's income at exactly the time when the family is facing the cost of a government ordered move is further exacerbated when the spouse is unable to collect unemployment compensation. Lacking the financial cushion provided by the receipt of unemployment compensation, the military spouse must often settle for "any job that pays the bills" rather than being able to search for a job that is commensurate with his or her skills or career aspirations. This in turn hurts morale and affects recruitment and retention of the service member.

By passing H.B. No. 6680 this year, the Connecticut General Assembly (CGA) would help to demonstrate the State's commitment to supporting military personnel and their families. Since the onset of the Global War on Terror (GWOT) military families have felt especially valued and appreciated for their contributions to Connecticut and the Nation. The CGA has made great strides in policies and programs that have increased the quality of life for military families. This effort has not gone unnoticed. All this progress is welcomed and valued.

If you would like more information or further assistance on this issue, please contact Patricia Barron, Deputy Director, Government Relations, at <u>barron@nmfa.org</u> or by calling (703) 931-6632.

Thank you again for your support of this bill and military families.

Sincerely,

Tanna Schmidli Chairman

National Military Family Association

# SENATE COMMITTEE SUBSTITUTE FOR SENATE, Nos. 746 and 2104

## STATE OF NEW JERSEY

## 212th LEGISLATURE

ADOPTED JANUARY 29, 2007

Sponsored by:

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Senator PETER A. INVERSO

District 14 (Mercer and Middlesex)

Senator JOHN A. GIRGENTI

District 35 (Bergen and Passaic)

Co-Sponsored by:

Senators Karcher, Bucco, Coniglio, Sarlo and Vitale

#### **SYNOPSIS**

Provides unemployment benefits for spouses of armed services members under certain circumstances.

#### CURRENT VERSION OF TEXT

Substitute as adopted by the Senate Budget and Appropriations Committee.



AN ACT providing unemployment benefits for certain spouses of armed forces members and amending R.S.43:21-5.

**BE IT ENACTED** by the Senate and General Assembly of the State of New Jersey:

- 1. R.S.43:21-5 is amended to read as follows:
- 43:21-5. An individual shall be disqualified for benefits:
- (a) For the week in which the individual has left work voluntarily without good cause attributable to such work, and for each week thereafter until the individual becomes reemployed and works four weeks in employment, which may include employment for the federal government, and has earned in employment at least six times the individual's weekly benefit rate, as determined in each case. This subsection shall apply to any individual seeking unemployment benefits on the basis of employment in the production and harvesting of agricultural crops, including any individual who was employed in the production and harvesting of agricultural crops on a contract basis and who has refused an offer of continuing work with that employer following the completion of the minimum period of work required to fulfill the contract.
- (b) For the week in which the individual has been suspended or discharged for misconduct connected with the work, and for the five weeks which immediately follow that week **[**(in addition to the waiting period)], as determined in each case. In the event the discharge should be rescinded by the employer voluntarily or as a result of mediation or arbitration, this subsection (b) shall not apply, provided, however, an individual who is restored to employment with back pay shall return any benefits received under this chapter for any week of unemployment for which the individual is subsequently compensated by the employer.

If the discharge was for gross misconduct connected with the work because of the commission of an act punishable as a crime of the first, second, third or fourth degree under the "New Jersey Code of Criminal Justice," N.J.S.2C:1-1 et seq., the individual shall be disqualified in accordance with the disqualification prescribed in subsection (a) of this section and no benefit rights shall accrue to any individual based upon wages from that employer for services rendered prior to the day upon which the individual was discharged.

The director shall insure that any appeal of a determination holding the individual disqualified for gross misconduct in connection with the work shall be expeditiously processed by the appeal tribunal.

(c) If it is found that the individual has failed, without good cause, either to apply for available, suitable work when so directed

by the employment office or the director or to accept suitable work when it is offered, or to return to the individual's customary selfemployment (if any) when so directed by the director. The 3 disqualification shall continue for the week in which the failure 4 occurred and for the three weeks which immediately follow that 5 week [(in addition to the waiting period)], as determined: 6

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- (1) In determining whether or not any work is suitable for an individual, consideration shall be given to the degree of risk involved to health, safety, and morals, the individual's physical fitness and prior training, experience and prior earnings, the individual's length of unemployment and prospects for securing local work in the individual's customary occupation, and the distance of the available work from the individual's residence. In the case of work in the production and harvesting of agricultural crops, the work shall be deemed to be suitable without regard to the distance of the available work from the individual's residence if all costs of transportation are provided to the individual and the terms and conditions of hire are as favorable or more favorable to the individual as the terms and conditions of the individual's base year employment.
- (2) Notwithstanding any other provisions of this chapter, no work shall be deemed suitable and benefits shall not be denied under this chapter to any otherwise eligible individual for refusing to accept new work under any of the following conditions: [(a) if] the position offered is vacant due directly to a strike, lockout, or other labor dispute; [(b) if] the remuneration, hours, or other conditions of the work offered are substantially less favorable to the individual than those prevailing for similar work in the locality; [(c) if] or, the individual, as a condition of being employed [the individual], would be required to join a company union or to resign from or refrain from joining any bona fide labor organization.
- (d) If it is found that this unemployment is due to a stoppage of work which exists because of a labor dispute at the factory, establishment or other premises at which the individual is or was last employed.
- (1) No disqualification under this subsection (d) shall apply if it is shown that:
- (a) The individual is not participating in or financing or directly interested in the labor dispute which caused the stoppage of work; and
- (b) The individual does not belong to a grade or class of workers of which, immediately before the commencement of the stoppage, there were members employed at the premises at which the stoppage occurs, any of whom are participating in or financing or directly interested in the dispute; provided that if in any case in which (a) or (b) above applies, separate branches of work which are

are conducted in separate departments of the same premises, each department shall, for the purpose of this subsection, be deemed to be a separate factory, establishment, or other premises.

- (2) For any claim for a period of unemployment commencing on or after December 1, 2004, no disqualification under this subsection (d) shall apply if it is shown that the individual has been prevented from working by the employer, even though :
- (a) The <u>I</u> the individual's recognized or certified majority representative has directed the employees in the individual's collective bargaining unit to work under the preexisting terms and conditions of employment [;], and
- [(b) The] the employees had not engaged in a strike immediately before being prevented from working.
- (e) For any week with respect to which the individual is receiving or has received remuneration in lieu of notice.
- (f) For any week with respect to which or a part of which the individual has received or is seeking unemployment benefits under an unemployment compensation law of any other state or of the United States; provided that if the appropriate agency of the other state or of the United States finally determines that the individual is not entitled to unemployment benefits, this disqualification shall not apply.
- (g) (1) For a period of one year from the date of the discovery by the division of the illegal receipt or attempted receipt of benefits contrary to the provisions of this chapter, as the result of any false or fraudulent representation; provided that any disqualification may be appealed in the same manner as any other disqualification imposed hereunder; and provided further that a conviction in the courts of this State arising out of the illegal receipt or attempted receipt of these benefits in any proceeding instituted against the individual under the provisions of this chapter or any other law of this State shall be conclusive upon the appeals tribunal and the board of review.
- (2) A disqualification under this subsection shall not preclude the prosecution of any civil, criminal or administrative action or proceeding to enforce other provisions of this chapter for the assessment and collection of penalties or the refund of any amounts collected as benefits under the provisions of R.S.43:21-16, or to enforce any other law, where an individual obtains or attempts to obtain by theft or robbery or false statements or representations any money from any fund created or established under this chapter or any negotiable or nonnegotiable instrument for the payment of money from these funds, or to recover money erroneously or illegally obtained by an individual from any fund created or established under this chapter.
  - (h) (1) Notwithstanding any other provisions of this chapter

denied benefits for any week because the individual is in training approved under section 236(a)(1) of the Trade Act of 1974, Pub.L.93-618, 19 U.S.C. s.2296, nor shall the individual be denied benefits by reason of leaving work to enter this training, provided the work left is not suitable employment, or because of the application to any week in training of provisions in this chapter (R.S.43:21-1 et seq.), or any applicable federal unemployment compensation law, relating to availability for work, active search for work, or refusal to accept work. 

- (2) For purposes of this subsection (h), the term "suitable" employment means, with respect to an individual, work of a substantially equal or higher skill level than the individual's past adversely affected employment (as defined for purposes of the Trade Act of 1974, Pub.L.93-618, 19 U.S.C. s. [2102] 2101 et seq.), and wages for this work at not less than 80% of the individual's average weekly wage, as determined for the purposes of the Trade Act of 1974.
- (i) For benefit years commencing after June 30, 1984, for any week in which the individual is a student in full attendance at, or on vacation from, an educational institution, as defined in subsection (y) of R.S.43:21-19; except that this subsection shall not apply to any individual attending a training program approved by the division to enhance the individual's employment opportunities, as defined under subsection (c) of R.S.43:21-4; nor shall this subsection apply to any individual who, during the individual's base year, earned sufficient wages, as defined under subsection (e) of R.S.43:21-4, while attending an educational institution during periods other than established and customary vacation periods or holiday recesses at the educational institution, to establish a claim for benefits. For purposes of this subsection, an individual shall be treated as a full-time student for any period:
  - (1) During which the individual is enrolled as a full-time student at an educational institution, or
  - (2) Which is between academic years or terms, if the individual was enrolled as a full-time student at an educational institution for the immediately preceding academic year or term.
  - (j) Notwithstanding any other provisions of this chapter (R.S.43:21-1 et seq.), no otherwise eligible individual shall be denied benefits because the individual left work or was discharged due to circumstances resulting from the individual being a victim of domestic violence as defined in section 3 of P.L.1991, c.261 (C.2C:25-19). No employer's account shall be charged for the payment of benefits to an individual who left work due to circumstances resulting from the individual being a victim of domestic violence.

For the purposes of this subsection (j), the individual shall be

- (1) A restraining order or other documentation of equitable relief issued by a court of competent jurisdiction;
  - (2) A police record documenting the domestic violence;
  - (3) Documentation that the perpetrator of the domestic violence has been convicted of one or more of the offenses enumerated in section 3 of P.L.1991, c.261 (C.2C:25-19);
    - (4) Medical documentation of the domestic violence;
  - (5) Certification from a certified Domestic Violence Specialist or the director of a designated domestic violence agency that the individual is a victim of domestic violence; or
  - (6) Other documentation or certification of the domestic violence provided by a social worker, member of the clergy, shelter worker or other professional who has assisted the individual in dealing with the domestic violence.

For the purposes of this subsection (j):

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"Certified Domestic Violence Specialist" means a person who has fulfilled the requirements of certification as a Domestic Violence Specialist established by the New Jersey Association of Domestic Violence Professionals; and "designated domestic violence agency" means a county-wide organization with a primary purpose to provide services to victims of domestic violence, and which provides services that conform to the core domestic violence services profile as defined by the Division of Youth and Family Services in the Department of Human Services and is under contract with the division for the express purpose of providing such services.

(k) Notwithstanding any other provisions of this chapter (R.S. 43:21-1 et seq.), no otherwise eligible individual shall be denied benefits for any week in which the individual left work voluntarily and without good cause attributable to the work, if the individual left work to accompany his or her spouse who is an active member of the United States Armed Forces, as defined in N.J.S.38A:1-1(g), to a new place of residence outside the State, due to the armed forces member's transfer to a new assignment in a different geographical location outside the State, and upon arrival at the new place of residence was in all respects available for suitable work. No employer's account shall be charged for the payment of benefits to an individual who left work under the circumstances contained in this subsection (k), except that this shall not be construed as relieving the State of New Jersey and any other governmental entity or instrumentality or nonprofit organization electing or required to make payments in lieu of contributions from its responsibility to make all benefit payments otherwise required by law and from being charged for those benefits as otherwise required by law.

(cf. P.L.2005, c.103, s.1)

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2. This act shall take effect on the 90th day following the date



#### NATIONAL DEFENSE RESEARCH INSTITUTE

## RESEARCI

## Working Around the Military

#### **Challenges of Military Spouse Employment**

RAND RESEARCH AREAS CHILD POLICY CIVIL JUSTICE EDUCATION ENERGY AND ENVIRONMENT HEALTH AND HEALTH CARE INTERNATIONAL AFFAIRS NATIONAL SECURITY POPULATION AND AGING PUBLIC SAFETY SCIENCE AND TECHNOLOGY SUBSTANCE ABUSE TERRORISM AND HOMELAND SECURITY TRANSPORTATION AND INFRASTRUCTURE

 uccessful recruiting and retention of the active duty force depends in large part on the extent to which service members and their spouses are satisfied with the military lifestyle. Prior research suggests both that the most satisfied military families are those with an employed spouse and that the influence of military spouses on service member retention decisions has increased with the proportion of military spouses working outside the home.

The majority of military spouses are employed. Nonetheless, the RAND Corporation finds that they are less likely to be employed, are more likely to be seeking work, and earn less than comparable civilian spouses.

Common explanations for their different employment outcomes are that military spouses tend to be younger, which influences their earnings and employability; that they may choose not to work; or that there may be aspects of the military lifestyle that preclude their employment or affect the types of jobs they accept (and thus their

To parse these varied explanations and gain a more detailed picture of military spouse employment, RAND researchers characterized military spouse employment based on the analysis of available Census and other data, including the personal perceptions and experiences of military spouses gained from interviews with more than 1,100 military spouses. The goal was to consider the demographics of military spouses, such as age, education level, or number and age of children, as well as less observable factors, such as spouse's interest in work, employer biases against military spouses, or the impact of the military lifestyle on the service member's family.

#### Who Are Military Spouses?

Military spouses differ from their civilian counterparts in ways that could explain workforce participation levels. For instance, as befits popular

**Key findings**  Military wives are employed at lower. · Civilian wives with the same characteris-

on average

civilian wife. The majority of military spouses believe that the military lifestyle—including frequent moves, deployments and long hours that keep service members from assisting with parenting, and living in areas with poor local labor market conditions—has negatively affected their employment opportuni-

ties. Almost half believe that their educa-

tional opportunities have suffered.

rates and earn less than civilian wives,

tics as military wives actually have better

employment outcomes than the average

 Military spouses work for different reasons, based on their own education level, their service member's pay grade, and their financial situation.

conceptions, military spouses are more likely to experience frequent long-distance relocations, and are on average younger and thus more likely to have young children at home. Conventional wisdom also tends to envision these spouses in rural locales that limit their employment options and wages. In reality, however, military wives1 are more likely than civilian wives to live in metropolitan areas. Moreover, they are more likely to have graduated from high school and to have some college education, which ostensibly would increase their employability. But to what extent, then, are their employment outcomes the result of their age, their frequent moves, or other observable attributes?

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1 Due to the small numbers of male spouses, the quantitative analysis of Census and other data included only female spouses of male service members.

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To answer that question, researchers compared military spouses with civilian "look-alikes" who share the same age, education level, ethnicity, and even frequency of moves. The comparison revealed that the look-alikes generally fared both better than the military spouses and better than the civilian average. In other words, the demographics of military spouses suggest that they should have better employment outcomes and higher wages than the average civilian spouse. Instead, however, they are employed at much lower rates and earn less than both the average civilian spouse and those who exhibit the same characteristics. Moreover, RAND compared military spouses specifically with civilian spouses residing in the same metropolitan areas and found that military spouses earn less than their civilian neighbors.

## A View from the Inside: What the Spouses Themselves Say

By eliciting spouses' views about their reasons for working or staying at home, their experiences in or out of the labor market, and what they believe about the impact of military life on their employment and educational opportunities, the interviews done as part of this research paint a richer portrait of the relationship between employment status and the conditions of a military lifestyle.

## One size won't fit all. Reasons for working differ among groups of spouses

To formulate policies to improve employment, it is important to understand spouse motivations for working. About three-quarters of interviewed spouses who were either employed or seeking work mentioned financial reasons for working, with working to pay bills and cover basic expenses as the most widely cited primary reason. The majority of spouses also discussed nonmonetary motives such as working to avoid boredom and keep busy, working for personal fulfillment or independence, or working to maintain skills and career status.

Spouses' motivation for working varied based on the pay grade of the service member, the family's financial situation, and the education and occupation of the military spouse. For example, personal fulfillment or independence was a nonfinancial primary reason for working that was widely cited by better-educated spouses and those married to officers. Spouses with less education, married to morejunior enlisted service members, and in more challenging financial circumstances tended to cite financial necessity as their primary reason for working.

## Many spouses opt out of the workforce because of conditions unique to the military lifestyle

Just as revealing are the reasons offered by those spouses who are neither employed nor seeking employment. The vast majority (approximately three-quarters) of spouses out of the labor force mentioned full-time parenting responsibilities as their reason for not working. While some of these spouses prefer to remain out of the labor force, not all stay-at-home spouses lack a "taste" for work. A sizable number of spouses neither working nor seeking work mentioned barriers, including day care problems, local labor market conditions, or demands of the military lifestyle, that hinder their

employment. Although day care and local labor market conditions are issues that large numbers of civilian spouses also face, many military spouses viewed these conditions as the result of their military lifestyle, either because they were removed from extended family that could help with the parenting responsibilities, because they would not have self-selected the location to which the military sent them, or because military demands such as deployments and long hours precluded their service member from assisting them.

## A majority believe that military life negatively affected their employment and education

The clearest indicator of the challenges of military spouse employment is the fact that almost two-thirds of those interviewed felt that being a military spouse had a negative impact on their work opportunities. The most frequently cited cause was frequent and disruptive moves. Other causes cited were service member absence and the related heavy parenting responsibilities as well as child care difficulties. These spouses also referred to the inflexibility of the military workplace to accommodate the needs of military parents. Finally, some spouses cited an employer bias against or stigmatization of military spouses, often driven by the employer's concern that the spouse will be forced to leave abruptly. As with frequent moves and service member absence, this perceived cause is uniquely military.

Many spouses also reported a negative impact on their education. Almost half the spouses believed that their educational opportunities had suffered negatively, once again citing frequent moves and service member absence.

## Steps to Improve Employment and Educational Opportunities and Thus Enhance Quality of Life

When asked what the military might do to improve their employment and educational opportunities, the spouses' most common recommendation was that the Department of Defense (DoD) increase the affordability and accessibility of both education and military child care programs.

Given these and other spouse suggestions and this study's findings, RAND researchers generated the following recommendations for DoD to consider in addressing and improving military spouse employment:

- Design employment programs or policies that recognize that different groups of spouses work for different reasons.
- Continue to address military child care availability and affordability, including extended-hours and part-time child care.
- Pursue relationships with local employers and large, nationally prevalent employers to improve hiring conditions for military spouses.
- Consider incentives or requirements for military contractors to prioritize hiring military spouses.
- Reexamine the priority system for civil service jobs, including whether military spouses should receive higher priority than nonretiree veterans.
- Address licensing and certification hurdles to help relocating spouses continue their careers.
- · Raise awareness about existing spouse employment programs.

 Become a more family-friendly employer, including better informing families about their service member's schedule and creating more ways for service members to help their spouses with the "crises" of parenthood.

Moreover, the researchers recommended that DoD determine its official position on military spouse education and develop a policy statement to reflect this position. The policy statement should be the basis of how, and establish the extent to which, DoD should encourage, support, or even invest in military spouse education. Depending on the extent of DoD support for military spouse education, the department could address spouse education through such means as

- encouraging education providers to maximize the number of classes offered on military bases and ease the administrative difficulty of transferring courses
- · pursuing in-state tuition rates for military spouses
- · creating online or distance-learning opportunities.

These findings provide an expansive portrait of military spouse living and working conditions. The quantitative data available confirm the perceptions and experiences of many of the military spouses interviewed and demonstrate that many military spouses make personal employment or academic sacrifices to support their service member spouse's career demands. The strains posed by frequent moves, long spouse absences, and related child care dilemmas are products of the military life. And these strains can play a role in service members' leaving the military to pursue what they perceive to be more family-friendly professions. But by taking some or all of these steps, DoD could reap rewards both in terms of concrete quality-of-life improvements and in general perceptions among service members and spouses that the military is listening to, and acting on, their concerns.

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Education, by Margaret C. Harrell, N brief and the complete report on whi at www.rand.org/publications/MG/I	one for the National Defense Research lelson Lim, Laura Werber Castaneda, c ch it is based are available from RANI MG196/. The RAND Corporation is a r sectors around the world. RAND's publ	and Daniela Golinelli, MG-196-0 D Distribution Services (phone: 3 nonprofit research organization p	SD, 2004, 232 pages, \$24, ISBN: 0- 10-451-7002; toll free: 877-584-8642 providing objective analysis and effect	8330-3656-4. Copies of this research 2; or email: order@rand.org) or online tive solutions that address the chal-
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House Bill 404 (AS PASSED HOUSE AND SENATE)

By: Representatives Yates of the 73<sup>rd</sup>, Orrock of the 58<sup>th</sup>, Lakly of the 72<sup>nd</sup>, Freeman of the 140<sup>th</sup>, Warren of the 122<sup>nd</sup>, and others

## A BILL TO BE ENTITLED AN ACT

- 1 To amend Code Section 34-8-194 of the Official Code of Georgia Annotated, relating to
- 2 grounds for disqualification of unemployment benefits, so as to provide that leaving an
- 3 employer because of the transfer of a spouse from one military assignment to another shall
- 4 not disqualify a person from such benefits; to repeal conflicting laws; and for other purposes.

#### BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

6 SECTION 1.

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7 Code Section 34-8-194 of the Official Code of Georgia Annotated, relating to grounds for

8 disqualification of unemployment benefits, is amended by striking in its entirety paragraph

(1) and inserting in lieu thereof the following:

"(1) For the week or fraction thereof in which the individual has filed an otherwise valid claim for benefits after such individual has left the most recent employer voluntarily without good cause in connection with the individual's most recent work. Good cause shall be determined by the Commissioner according to the circumstances in the case; provided, however, that leaving an employer to accompany a spouse who has been reassigned from one military assignment to another shall be deemed to be for good cause; provided, however, that the employer's account shall not be charged for any benefits paid out to the person who leaves to accompany a spouse reassigned from one military assignment to another. To requalify following a disqualification, an individual must secure subsequent employment for which the individual earns insured wages equal to at least ten times the weekly benefit amount of the claim and then becomes unemployed through no fault on the part of the individual. Notwithstanding the foregoing, in the Commissioner's determination the burden of proof of good work connected cause for voluntarily leaving such work shall be on the individual. Benefits shall not be denied under this paragraph, however, to an individual for separation from employment pursuant to a labor management contract or agreement or pursuant to an established employer plan,

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program, policy, layoff, or recall which permits the individual, because of lack of work,

2 to accept a separation from employment;"

3 SECTION 2.

4 All laws and parts of laws in conflict with this Act are repealed.